

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Viktor Dronov  
Debtor

Case No. 19-05503-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: pdf002

Page 1 of 1  
Total Noticed: 18

Date Rcvd: Feb 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2020.

db  
5286991 +Viktor Dronov, 156 High Blue Avenue, Hawley, PA 18428-9169  
+Citibank, 701 E. 60th Street N., PO Box 6034, Sioux Falls, SD 57117-6034  
5286992 +Citicards CBNA, 5800 South Corporate Place, Sioux Fall, SD 57108-5027  
5286993 +Community Bank, 3152 NYS RTE 417, Olean, NY 14760-1844  
5300134 +Community Bank, N.A., P.O. Box 509, Canton, NY 13617-0509  
5286996 MidFirst Bank, PO Box 26648, Oklahoma City, OK 73126-0648  
5286997 Midland Mortgage Co, PO Box 268959, Oklahoma City, OK 73126-8959  
5286998 +PNC Bank, POB 3180, Pittsburgh, PA 15230-3180  
5300482 +PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101-4982  
5287001 +Wayne County Bank, PO Box 94435, Albuquerque, NM 87199-4435  
5287002 +Wells Fargo Card Service, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
+E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 13 2020 19:58:28  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5286994 E-mail/Text: cio.bncmail@irs.gov Feb 13 2020 19:36:14 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346  
5286995 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Feb 13 2020 19:36:34 KeyBank,  
4910 Tiedman Rd, Brooklyn, OH 44144-2338  
5286996 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Feb 13 2020 19:36:34 KeyBank, N.A.,  
4910 Tiedman Road, Brooklyn, OH 44144-2338  
5286999 E-mail/PDF: gecsed@recoverycorp.com Feb 13 2020 19:47:35 SYNCRB/AMAZON PLCC,  
PO Box 965015, Orlando, FL 32896-5015  
5287000 E-mail/PDF: gecsed@recoverycorp.com Feb 13 2020 19:46:52 Synchrony Bank,  
Attn: Bankruptcy Department, PO Box 965060, Orlando FL 32896-5060  
5287479 +E-mail/PDF: gecsed@recoverycorp.com Feb 13 2020 19:46:13 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 15, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
J. Zac Christman on behalf of Debtor 1 Viktor Dronov zac@fisherchristman.com,  
office@fisherchristman.com  
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

IN RE:  
**VIKTOR DRONOV**, aka  
Viktor Ury Dronov,

   X ORIGINAL PLAN  
   AMENDED PLAN (Indicate 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, etc.)  
   Number of Motions to Avoid Liens  
   Number of Motions to Value Collateral

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
01/2020	09/2020	\$ 250	N/A	\$ 250	\$ 2,250
10/2020	11/2023	\$ 695	N/A	\$ 695	\$ 26,410
12/2023	02/2024	\$ 975	N/A	\$ 975	\$ 2,925
03/2024	12/2024	\$ 1,245	N/A	\$ 1,245	\$ 12,450
				Total Payments:	\$ 44,035

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ( ) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(X) Debtor is over median income. Debtor estimates that a minimum of \$ 0 must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ 14,621. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

X No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

X None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

       None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

X Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Midfirst Bank/Mortgage	Debtor's Residence at 156 High Blue Ave, Hawley, Pike County, PA	9589
Community Bank	2017 Toyota Corolla	9087
Wayne County Bank	2018 Ford Fiesta	4855

**C. Arrears, including, but not limited to, claims secured by Debtor's principal residence. Check one.**

X None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

**D. Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)**

X None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

X None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

X None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

X None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. **PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of **\$ 1,000** already paid by the Debtor, the amount of **\$ 3,000** in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.  
*Check one of the following two lines.*  
  
X None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

**B. Priority Claims (including certain Domestic Support Obligations).**

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
US Internal Revenue Service	\$ 4,945.58

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

4. **UNSECURED CLAIMS**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified.** *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.***

X None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

     plan confirmation.

     entry of discharge.

X closing of case:

**7. DISCHARGE: (Check one)**

(X) The debtor will seek a discharge pursuant to § 1328(a).

( ) The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

## 8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Debtor's attorney's fees.	\$ 3,000	
Level 3	Domestic Support Obligations	\$ -0-	
Level 4	Priority claims, pro rata	\$ 4,945.68	
Level 5	Secured claims, pro rata	\$ -0-	
Level 6	Specially classified unsecured claims	\$ -0-	
Level 7	General unsecured claims	\$ 32,566.32	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	\$ -0-	
	Subtotal		\$ 40,512
	Trustee Commission (Estimated at 8%)	\$ 3,523	
	Total		\$ 44,035

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.*

## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

- A. This Plan contains 1) a chart in Section 8, above, that contains estimated distributions to each class of creditors, in addition to all other items required by the Model Plan; and 2) no signature line for joint debtor, as there is no joint debtor.

Dated: December 26, 2019

/s/ J. Zac Christman

J. Zac Christman, Esquire, Attorney for Debtor

/s/ Viktor Dronov

VIKTOR DRONOV, Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.